

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Stephen FRASER

Serial No.: 08/928,559

Filed: 9/12/1997

For: Interactive Mortgage and Loan  
Information and Real-Time Trading  
System

Art Unit: 2767

Examiner: Peeso, T.

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United States Patent and Trademark Office  
P.O. Box 371611  
Pittsburgh, PA 15250-1611

## CERTIFICATE OF MAILING (37 CFR § 1.8)

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United States Patent and Trademark Office  
P.O. Box 371611  
Pittsburgh, PA 15250-1611on 6/1/04  
DateBy: MAINTENANCE FEE DEFICIENCY SUBMISSION

Dear Sir:

The large-entity issue fee for the above-identified patent application was filed on September 3, 1999 with a Change of Status Request indicating that small-entity status was no longer claimed. The 3.5-year large-entity maintenance fee for the issued patent was subsequently paid through Computer Patent Annuities on May 30, 2003 but was partially refunded by the United States Patent Office in September 2003 because the patent was, without any deceptive intent, and in fact, without error by the assignee, who withdrew its claim to small entity status when paying the issue fee (see attached

document), erroneously listed in their records under small-entity status. Pursuant to 37 CFR § 1.28(c), we respectfully submit a Credit Card Payment Authorization in the amount of \$465.00 for the maintenance fee deficiency, itemized in accordance with 37 CFR § 1.28(c)(2)(ii) as follows:

Fee Paid As Small Entity	Small Entity Fee Paid	Deficiency Amount Owed	Total Deficiency Payment Owed
3.5-Year Maintenance Fee (37 CFR § 1.20(e))	\$445.00 (after USPTO refund dated 9/2003 from initial large-entity payment of \$890.00 on 5/30/2003)	\$465.00	\$465.00

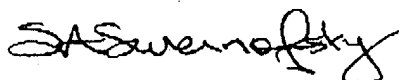
In the event we have miscalculated the fee deficiency, authorization is hereby granted to credit any overpayment or charge any underpayment of fees under 37 CFR § 1.17 to Deposit Account No. 50-0365.

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Respectfully submitted,

OFFICE OF PETITIONS

Dated: 6-1-2004

Steven A. Swernofsky  
Reg. No. 33,040

Swernofsky Law Group PC  
P.O. Box 390013  
Mountain View, CA 94039-0013  
(650) 947-0700

**This will acknowledge receipt of the following application papers at the U.S. Patent Office:**

Inventor(s): Fraser et al.  
Filing Date: 9/12/97  
Serial No.: 08/928,559  
Entitled: Interactive Mortgage and Loan Information and Real-Time Trading System

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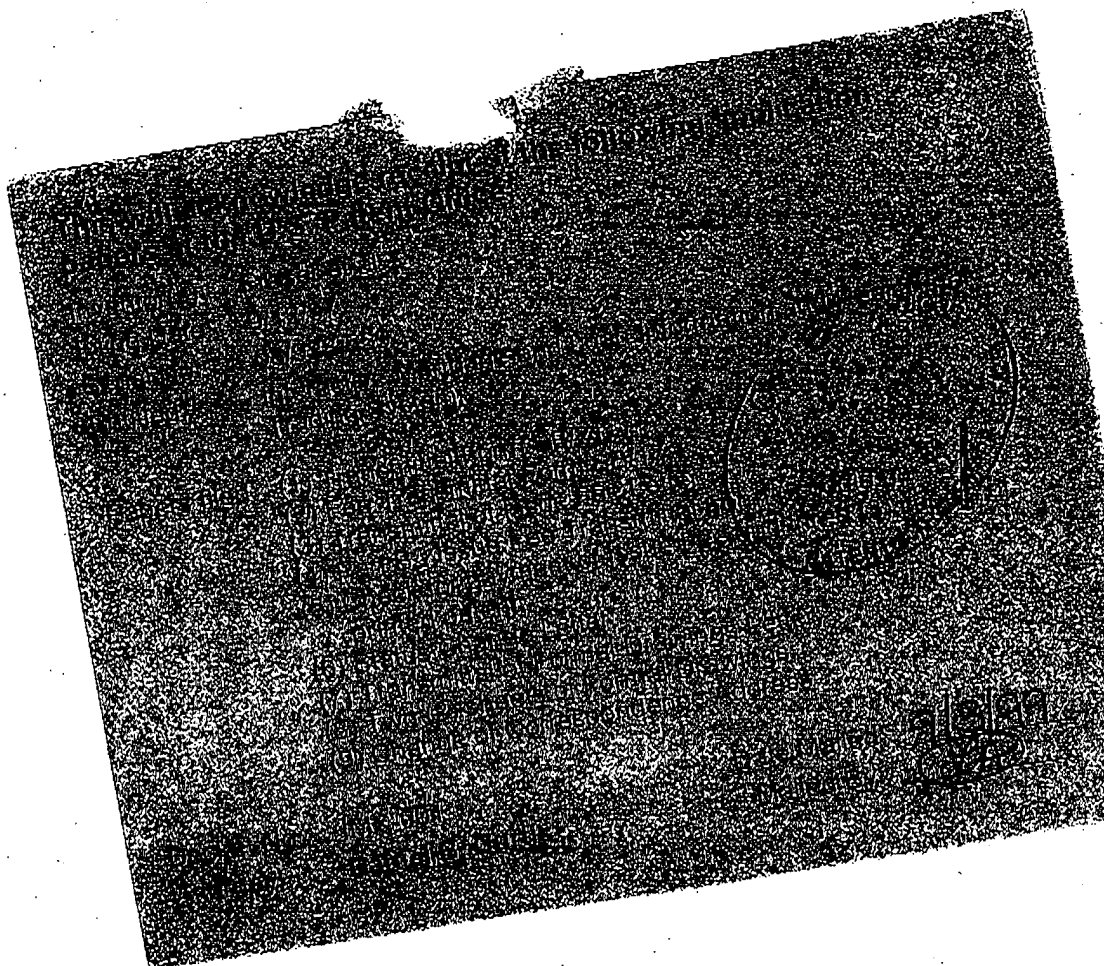
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Papers filed: (1) Transmittal Form SB/21;  
(2) Fee Transmittal Form SB/17;  
(3) Transmittal of Issue Fee Letter;  
(4) Part B - Issue Fee Transmittal Form (2 copies);  
(5) Check for payment of Issue Fee and three (3) copies of printed patent;  
(6) Status Change Letter;  
(7) Transmittal of Formal Drawings Letter;  
(8) Two (2) sheets of Formal Drawings;  
(9) Change of Correspondence Address

**OFFICE OF PETITIONS**

Docket No.: IMX-001  
Attorney: Daniel B. Curtis

Date Mailed: 9/3/99  
Mailed By: LA




Please type a plus sign (+) inside this box → ☒PTO/SB/21 (12-97)  
Approved for use through 8/30/00. OMB 0851-0031  
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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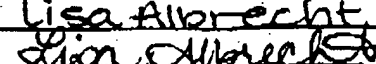
<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	08/928,559	
	Filing Date	9/12/97 RECEIVED	
	First Named Inventor	Fraser NOV 14 2006	
	Group Art Unit	2767	
	Examiner Name	Peeso, T. OFFICE OF PETITIONS	
Total Number of Pages in This Submission	11	Attorney Docket Number	IMX-001

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input checked="" type="checkbox"/> Fee Attached	<input checked="" type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> To Convert a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input checked="" type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Additional Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	Trans of Issue Fee Letter
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Small Entity Statement	Part B - Issue Fee Xmit
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> Request for Refund	Copy of Part B
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	Remarks	Status Change Letter
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		Trans of Encl Dwg Letter
		Return Postcard

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Daniel B. Curtis	
Signature		Reg. No. 39,159
Date	September 1, 1999	

## CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date: Sept. 3, 1999			
Typed or printed name	Lisa Albrecht		
Signature		Date	Sept. 3, 1999

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PTO/SB/17 (12-98)

Approved for use through 08/30/2000. OMB 0661-0032

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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# FEE TRANSMITTAL

## for FY 1999

Patent fees are subject to annual revision.  
Small Entity payments must be supported by a small entity statement,  
otherwise large entity fees must be paid. See Forms PTO/SB/09-12.

TOTAL AMOUNT OF PAYMENT (\$ 1219.00)

### Complete if Known

Application Number 08/928,559  
Filing Date 9/12/97  
First Named Inventor Fraser  
Examiner Name Peeso, T.  
Group / Art Unit 2787  
Attorney Docket No. IMX-001

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### METHOD OF PAYMENT (check one)

1. ☒ The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit  
Account  
Number  
Deposit  
Account  
Name

50-0365

Law Offices of Steven A. Swernofsky

- ☒ Charge Any Additional  
Fee Required Under  
37 CFR 1.16 and 1.17

2. ☒ Payment Enclosed:  
☒ Check ☐ Money  
Order ☐ Other

### FEE CALCULATION

#### 1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101 780	201 380	Utility filing fee	
106 310	206 155	Design filing fee	
107 480	207 240	Plant filing fee	
108 760	208 380	Reissue filing fee	
114 150	214 75	Provisional filing fee	

SUBTOTAL (1) (\$)

#### 2. EXTRA CLAIM FEES

Total Claims	Extra Claims	Fee from below	Fee Paid
20**	X		
3**	X		
Multiple Dependent			

\*\*or number previously paid, if greater; For Reissues, see below

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
103 18	203 9	Claims in excess of 20	
102 78	202 39	Independent claims in excess of 3	
104 260	204 130	Multiple dependent claim, if not paid	
109 78	209 39	** Reissue independent claims over original patent	
110 18	210 9	** Reissue claims in excess of 20 and over original patent	

SUBTOTAL (2) (\$)

### FEE CALCULATION (continued)

#### 3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205 65	Surcharge - late filing fee or oath	
127 50	227 25	Surcharge - late provisional filing fee or cover sheet	
139 130	139 130	Non-English specification	
147 2,520	147 2,520	For filing a request for reexamination	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	
115 110	215 55	Extension for reply within first month	
116 380	216 190	Extension for reply within second month	
117 870	217 435	Extension for reply within third month	
118 1,360	218 680	Extension for reply within fourth month	
128 1,850	228 925	Extension for reply within fifth month	
119 300	219 150	Notice of Appeal	
120 300	220 150	Filing a brief in support of an appeal	
121 260	221 130	Request for oral hearing	
138 1,510	138 1,510	Petition to institute a public use proceeding	
140 110	240 55	Petition to revive - unavoidable	
141 1,210	241 605	Petition to revive - unintentional	
142 1,210	242 605	Utility issue fee (or reissue)	1,210.00
143 430	243 215	Design issue fee	
144 580	244 290	Plant issue fee	
122 130	122 130	Petitions to the Commissioner	
123 50	123 50	Petitions related to provisional applications	
128 240	128 240	Submission of Information Disclosure Stmt	
581 40	581 40	Recording each patent assignment per property (times number of properties)	
146 760	246 380	Filing a submission after final rejection (37 CFR 1.129(a))	
149 760	249 380	For each additional invention to be examined (37 CFR 1.129(b))	

Other fee (specify) three (3) copies of patent

9.00

Other fee (specify)

SUBTOTAL (3) (\$ 1,219.00)

\*Reduced by Basic Filing Fee Paid

### SUBMITTED BY

Typed or Printed Name Daniel B. Curtis

Signature



Date

Sep / 1999

### Complete (if applicable)

Reg. Number 39,159

Deposit Account User ID 50-0365

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Fraser et al.

Serial No. 08/928,559

Filed: 9/12/97

For: Interactive Mortgage and Loan  
Information and Real-Time Trading  
System

Art Unit: 2767

Examiner: Peeso, T.

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Assistant Commissioner for Patents

BOX ISSUE FEE

Washington, D.C. 20231

on Sept. 3, 1999

Date

Name

TRANSMITTAL OF ISSUE FEE

Honorable Assistant Commissioner

for Patents

BOX ISSUE FEE

Washington, D.C. 20231

Dear Sir:

Enclosed herewith for filing with respect to the above-identified patent,  
please find:

1. Part B — Issue Fee Transmittal;
2. Check in the amount of \$1,219.00 in payment of the issue fee

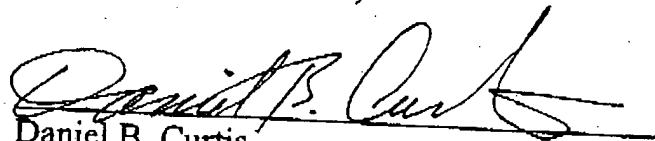
(\$1,210.00) and

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for three (3) copies of the printed patent (\$9.00).

Respectfully submitted,

Dated: September / , 1999



Daniel B. Curtis

Reg. No. 39,159

Swernofsky Law Group  
P.O. Box 390013  
Mountain View, CA 94039-0013  
(650) 947-0700

Complete and mail this form, together with **Box ISSUE FEE**Assistant Commissioner for Patents  
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CURRENT CORRESPONDENCE ADDRESS (Note: Legibly mark-up with any corrections or use Block 1)

STEVEN A SWERNOFSKY  
ALESSANDRO AND KITCHEN  
P.O. BOX 540640  
SAN RAMON, CA 94583

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Lisa Albrecht

(Depositor's name)

Lisa Albrecht

(Signature)

9/3/99

(Date)

APPLICATION NO.	FILING DATE	TOTAL CLAIMS	EXAMINER AND GROUP ART UNIT	DATE MAILED
2	09/07/99	35	154 (E)	09/07/99
First Named Applicant: FRASER, 35 USC 154 (E) Swernofsky Law Group, 6 days.				

**TITLE OF INVENTION** INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL TIME TRADING SYSTEM

ATTYS DOCKET NO.	CLASS-SUBCLASS	BATCH NO.	APPLN. TYPE	SMALL ENTITY	FEE DUE	DATE DUE
2	7A-00	7A-000,000	1004	YES	\$500.00	09/07/99

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363). Use of PTO form(s) and Customer Number are recommended, but not required.

☒ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" indication form PTO/SB/47) attached.

2. For printing on the patent front page, list (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 Swernofsky Law Group

2

3

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)  
**PLEASE NOTE:** Unless an assignee is identified below, no assignee data will appear on the patent. Inclusion of assignee data is only appropriate when an assignment has been previously submitted to the PTO or is being submitted under separate cover. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE IMX mortgage Exchange

(B) RESIDENCE: (CITY & STATE OR COUNTRY) San Ramon, CA

Please check the appropriate assignee category indicated below (will not be printed on the patent)

☐ Individual ☒ corporation or other private group entity ☐ government

4a. The following fees are enclosed (make check payable to Commissioner of Patents and Trademarks):

☒ Issue Fee

☒ Advance Order - # of Copies 3 (THREE)

4b. The following fees or deficiency in these fees should be charged to:

DEPOSIT ACCOUNT NUMBER 50-0365  
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☒ Issue Fee

☒ Advance Order - # of Copies 3 (THREE)

The COMMISSIONER OF PATENTS AND TRADEMARKS IS requested to apply the Issue Fee to the application identified above.

(Authorized Signature)

39/59

(Date)

9/11/99

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Fraser et al.

Serial No. 08/928,559

Filed: 9/12/97

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Art Unit: 2767

Examiner: Peeso, T.

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Washington, D.C. 20231

on Sept. 3, 1999  
Date

Name

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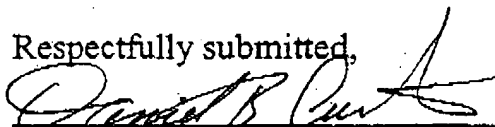
Honorable Assistant Commissioner  
for Patents  
Washington, D.C. 20231

Dear Sir:

Applicant no longer claims small entity status. Please change your records  
to reflect this.

Dated: September / , 1999

Respectfully submitted,

  
Daniel B. Curtis  
Reg. No. 39,159

Swernofsky Law Group  
P.O. Box 390013  
Mountain View, CA 94039-0013  
(650) 947-0700

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Fraser et al..

Serial No. 08/928,559

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on Sept. 3, 1999

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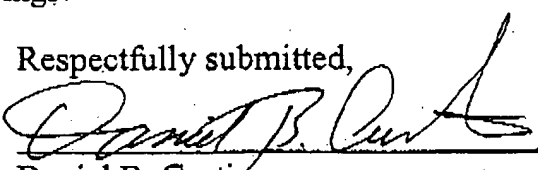
TRANSMITTAL OF FORMAL DRAWINGSHonorable Assistant Commissioner  
for Patents  
Washington, D.C. 20231

Dear Sir:

With respect to the above-identified patent application, enclosed herewith  
for filing are two (2) sheets of Formal Drawings.

Respectfully submitted,

Dated: September / , 1999

  
Daniel B. Curtis  
Reg. No. 39,159Swernofsky Law Group  
P.O. Box 390013  
Mountain View, CA 94039-0013  
(650) 947-0700

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PTO/SB/122 (11-98)

for use through 8/30/99. OMB 0651-0036

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE  
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<b>CHANGE OF CORRESPONDENCE ADDRESS Application</b>  Address to: Assistant Commissioner for Patents Washington, D.C. 20231	Application Number	08/928,559
	Filing Date	9/12/97
	First Named Inventor	Fraser
	Group Art Unit	2767
	Examiner Name	Peeso, T.
Attorney Docket Number	IMX-001	

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<input checked="" type="checkbox"/> Firm or Individual Name	Swernofsky Law Group		
Address	P.O.Box 390013		
Address			
City	Mountain View	State	CA
		ZIP	94039-0013
Country	United States		
Telephone	650.947.0700	Fax	650.947.8438

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I am the :

☐

Applicant.

☐Assignee of record of the entire interest.  
Certificate under 37 CFR 3.73(b) is enclosed.☒

Attorney or agent of record.

Typed or Printed Name	Daniel B. Curtis
Signature	Reg. No. 39,159
Date	Sept. / , 1999

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